

### **Amendments to the Specification:**

### **Amendments to the Claims:**

This listing of claims will replace all prior versions, and listings, of claims in the application:

### **Listing of Claims:**

1. (original) A method for implementing an on-line incentive program for members who are making installment payments, said method comprising the steps of:  
providing an Internet webpage accessible to at least a member, via a computer system, for on-line interactive communications between said member and said Internet webpage; offering, on said Internet webpage, installment payment schedule information to said member; determining whether said member qualifies for one or more award points based on said member making one or more timely installment payment; calculating said award points according to a preprogrammed formula if said member qualifies for said award points; and issuing said award points to an account of the member if the member qualifies for said award points, wherein said award points are redeemable by the member for an award.

2. (original) A method for implementing an on-line incentive program for members who are making installment payments as recited in claim 1, said method further comprising the

step of offering, on said Internet webpage, electronic installment payment capability to said member.

3. (original) A method for redeeming incentive awards in an on-line incentive program, said method comprising the steps of: implementing an on-line incentive program that issues award points to members who are making installment payments, wherein said award points are redeemable by said members for an award; implementing an Internet webpage accessible, via a computer system, to at least one member of said on-line incentive program for on-line interactive communications between said member and said Internet webpage; offering, accessible from or on said Internet webpage, at least one redeemable award available to said member for exchange of said award points; and permitting said member to initiate a process to receive said at least one redeemable award for exchange of said award points issued to said member through said on-line incentive program.

4. (original) A computer readable medium comprising a plurality of instructions, which when executed by a computer, causes the computer to perform the steps of:

providing an Internet webpage accessible to at least one member, via a computer system, for on-line interactive communications between said member and said Internet webpage; offering, on said Internet webpage, installment payment schedule information

to said member; determining whether said member qualifies for one or more award points based on said member making one or more timely installment payments;

calculating said award points according to a pre-programmed formula if said member qualifies for said award points; and

issuing said award points to an account of said member if said member qualifies for said award points, wherein said award points are redeemable by said member for an award.

5. (original) A computer readable medium as recited in claim 4, and further comprising the step of offering, on said Internet webpage, electronic installment payment capability to said member.

6. (original) A computer readable medium comprising a plurality of instructions, which when executed by a computer, causes the computer to perform the steps of:

implementing an on-line that issues award points to members wherein said award points are redeemable by said member for an award;

providing an Internet webpage accessible to at least one member, via a computer system, for on-line interactive communications between said member and said Internet webpage;

offering, on said Internet webpage, installment payment schedule information to said member;

determining whether said member qualifies for one or more award points based on said member making one or more timely installment payments;

calculating said award points according to a preprogrammed formula if said member qualifies for said award points; and

issuing said award points to an account of said member if said member qualifies for said award points, wherein said award points are redeemable by said member for an award.

7. (original) A computer system for implementing an on-line incentive program, said computer system comprising:

software for offering at least one product for sale to at least one member via an Internet webpage, said Internet webpage being accessible to said member for on-line interactive communications between said member and said Internet webpage; and software for determining whether said member qualifies for one or more award points based on said member making one or more timely installment payments, for calculating said award points according to a preprogrammed formula if said member qualifies for said award points, and for issuing said award points to an account of said member if said member qualifies for said award points, wherein said award points are redeemable by said member for an award.